

United States Bankruptcy Court

Western District of Missouri
Case No. 13-41629-can7
Chapter 7

In re Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

LaTonya Denise Timley
420 S. Kentucky Ave.
Independence, MO 64053

Social Security / Individual Taxpayer ID No.:
xxx-xx-2313

Employer Tax ID / Other nos.:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 8/9/13

Cynthia A. Norton
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property: There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.]* A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

In re:
LaTonya Denise Timley
Debtor

Case No. 13-41629-can
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0866-4

User: admin
Form ID: b18

Page 1 of 4
Total Noticed: 90

Date Rcvd: Aug 09, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 11, 2013.

db +LaTonya Denise Timley, 420 S. Kentucky Ave., Independence, MO 64053-1109
14787007 +ADT SECURITY SERVICES, C/O C T CORPORATION SYSTEM, 120 SOUTH CENTRAL AVENUE,
Saint Louis MO 63105-1705
14787010 #+AMERICAN ARBITRATION ASSOCIATION, 1633 BROADWAY, 10TH FLOOR, New York NY 10019-6772
14787015 +ATTORNEY GENERAL, JUSTICE BUILDING, 950 PENNSYLVANIA AVE, ROOM 5111,
Washington DC 20530-0009
14787024 CHASE / SPECIAL INSTALLMENT, 200 MARCUS AVENUE, SECOND FLOOR, New Hyde Park NY 11040-3417
14787030 CREDIT MANAGEMENT, 17070 DALLAS PKWY, Dallas TX 75248-1950
14787035 DEPT OF ED STUDENT LOAN, C/O ACS, PO BOX 22724, Long Beach CA 90801-5724
14787036 +DISH NETWORK SERVICE L.L.C., C/O CSC - LAWYERS INCORP. SERV. CO., 221 BOLIVAR,
Jefferson City MO 65101-1574
14787038 +EQUIFAX CREDIT INFORMATION SERVICES, INC, PO BOX 740241, Atlanta GA 30374-0241
14787039 +EXPERIAN, PO BOX 2002, Allen TX 75013-2002
14787042 +FEDLOAN SERVICING, PO BOX 69184, Harrisburg PA 17106-9184
14787051 +HARRIS & HARRIS, 111 W JACKSON LVD, STE 400, Chicago IL 60604-4135
14787053 +JACKSON COUNTY, MISSOURI, ATTN: COLLECTIONS, 415 E. 12TH STREET, 1ST FLOOR,
Kansas City MO 64106-2706
14787054 JAMS, 1920 MAIN STREET, STE. 300, Foothill Ranch CA 92610-0000
14787055 KANSAS BOARD OF COSMETOLOGY, 714 SW JACKSON, JAYHAWK WALK BUILDING, SUITE 100,
Topeka KS 66603-3751
14787056 KANSAS CITY MUNICIPAL COURT - LGBS, PO BOX 806005, Kansas City MO 64180-6005
14787057 +KANSAS CITY POWER & LIGHT, PO BOX 418679, Kansas City MO 64141-9679
14787058 KANSAS COUNSELORS, 8725 ROSEHILL RD, SUITE 415, Lenexa KS 66215-4611
14787059 KCP&L, PO BOX 219330, Kansas City MO 64121-9330
14787060 LEE'S SUMMIT HOUSING AUTHORITY, 111 SOUTHEAST GRAND AVENUE, Lees Summit MO 64063-2699
14787061 #+Lula B. Johnson, 2836 Mersington, Kansas City MO 64128-1259
14787065 +MANAGER OF FINANCE, COLLECTION DEPARTMENT, 415 EAST 12TH STREET, Kansas City MO 64106-2755
14787066 +MAST AMBULANCE, 6750 EASTWOOD TRFY, Kansas City MO 64129-1935
14787067 +MAST NEW MARKET INVESTMENT FUND, LLC, C/O C T CORPORATION SYSTEM, 120 SOUTH CENTRAL AVENUE,
Saint Louis MO 63105-1705
14787068 +MAZUMA CREDIT UNION, 9300 TROOST AVENUE, Kansas City MO 64131-3000
14787069 +METRO EMERGENCY PHYSICIANS, LLC, C/O REGISTERED AGENT, LTD., 2345 GRAND BLVD, STE 2500,
Kansas City MO 64108-2645
14787073 MISSOURI GAS ENERGY, PO BOX 219255, Kansas City MO 64121-9255
14787074 NATIONAL ARBITRATION FORUM, PO BOX 50191, Minneapolis MN 55405-0191
14787077 RECEIVABLES PERFORMANCE, 1930 220 ST, STE 101, Lynnwood WA 98036-0000
14787081 +SANTANDER CONSUMER USA INC, PO BOX 961245, Fort Worth TX 76161-0244
14787082 +SCHOOL OF DENTISTRY, UNIVERSITY OF MISSOURI-KANSAS CITY, 650 E. 25TH STREET,
Kansas City MO 64108-2716
14787085 +T-MOBILE USA, INC., C/O CSC - LAWYERS INC SERV. CO., 221 BOLIVAR STREET,
Jefferson City MO 65101-1574
14787087 +TEK-COLLECT, INC, PO BOX 1269, Columbus OH 43216-1269
14787086 ++TEKCOLLECT, PO BOX 1269, COLUMBUS OH 43216-1269
(address filed with court: TEK-COLLECT, INC, 1111 SCHROCK ROAD, PO BOX 26390,
Columbus OH 43226-0390)
14787089 +THE CBE GROUP INC-FORMER, 131 TOWER PARK DRIVE, PO BOX 900, Waterloo IA 50704-0900
14787090 +TIME WARNER CABLE, 6555 WINCHESTER AVENUE, Kansas City MO 64133-4673
14787091 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
(address filed with court: TOYOTA MOTOR LEASING, MAIL DROP FN 22, 19001 S WESTERN AVENUE,
Torrance CA 90501-1106)
14787092 TRANSUNION, PO BOX 2000, Crum Lynne PA 19022-2000
14787093 TRUMAN MEDICAL CENTER, INC., C/O WILLIAM H COLBY, 2301 HOMES STREET,
Kansas City MO 64108-0000
14787094 UNIVERSITY PHYSICIANS ASSOCIATES, C/O THOMAS SYVERSON, REGISTERED AGENT,
2310 HOMES ST., SUITE 800, Kansas City MO 64108-0000
14787097 +WLLMSBR B&T, C/O ACS, 501 BLEECKER ST, Utica NY 13501-2401

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: FMASCULLY.COM Aug 09 2013 20:33:00 Maureen Scully, P.O. Box 414707,
Kansas City, MO 64141-4707
smg E-mail/Text: ecfnotices@dor.mo.gov Aug 09 2013 20:42:22 Missouri Department of Revenue,
General Counsel's Office, PO Box 475, Jefferson City, MO 65105-0475
14787008 EDI: AFNIRECOVERY.COM Aug 09 2013 20:33:00 AFNI, PO BOX 3097, Bloomington IL 61702-3097
14787009 +EDI: GMACFS.COM Aug 09 2013 20:33:00 ALLY FINANCIAL, PO BOX 380901,
Minneapolis MN 55438-0901
14787012 EDI: AIS.COM Aug 09 2013 20:33:00 AMERICAN INFOSOURCE LP,
AS AGENT OF WORLD FINANCIAL NEWORK, NATIONAL BANK, PO BOX 248872,
Oklahoma City OK 73124-8872
14787011 EDI: AIS.COM Aug 09 2013 20:33:00 AMERICAN INFOSOURCE LP, AS AGENT OF T MOBILE/T MOBILE USA,
PO BOX 248848, Oklahoma City OK 73124-8848
14787013 EDI: AFNIRECOVERY.COM Aug 09 2013 20:33:00 ANDERSON FINANCIAL, PO BOX 3097,
Bloomington IL 61702-3097
14813156 +EDI: ATLASACQU.COM Aug 09 2013 20:33:00 Atlas Acquisitions LLC, 294 Union St.,
Hackensack, NJ 07601-4303

District/off: 0866-4

User: admin
Form ID: b18

Page 2 of 4
Total Noticed: 90

Date Rcvd: Aug 09, 2013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

14787017 EDI: BANKAMER.COM Aug 09 2013 20:33:00 BANK OF AMERICA, PO BOX 982235, El Paso TX 79998-2235
14787016 EDI: BANKAMER.COM Aug 09 2013 20:33:00 BANK OF AMERICA, 4060 Ogletown Stanton Rd, Newark DE 19713-3102
14787018 EDI: HFC.COM Aug 09 2013 20:33:00 BENEFICIAL NATINOAL BANK, PO BOX 15518, Wilmington DE 19850-5518
14787019 +E-mail/Text: catherineh@berlinwheeler.com Aug 09 2013 20:43:17 BERLIN-WHEELER INC, 2942-a WANAMAKER DRIVE, SUITE 200, Topeka KS 66614-4494
14787020 EDI: CAPITALONE.COM Aug 09 2013 20:33:00 CAPITAL ONE, PO BOX 30281, Salt Lake City UT 84130-0281
14787021 EDI: CAPITALONE.COM Aug 09 2013 20:33:00 CAPITAL ONE BANK (USA), N.A., BY AMERICAN INFOSOURCE LP AS AGENT, PO BOX 71083, Charlotte NC 28272-1083
14787022 +EDI: CAPITALONE.COM Aug 09 2013 20:33:00 CAPITAL ONE BANK USA NA, PO BOX 30281, Salt Lake City UT 84130-0281
14787023 +EDI: CHASE.COM Aug 09 2013 20:33:00 CHASE, 2500 WESTFIELD DRIVE, Elgin IL 60124-7836
14787026 +EDI: CAUT.COM Aug 09 2013 20:33:00 CHASE AUTO FINANCE, PO BOX 901076, Fort Worth TX 76101-2076
14787025 +EDI: CAUT.COM Aug 09 2013 20:33:00 CHASE AUTO FINANCE, AZ1-1191, 201 N CENTRAL AVENUE, Phoenix AZ 85004-1071
14787027 EDI: CHASE.COM Aug 09 2013 20:33:00 CHASE BANK USA, 800 BROOKSEdge BLVD, Westerville OH 43081-2822
14787028 E-mail/Text: Bankruptcy@indepromo.org Aug 09 2013 20:42:18 CITY OF INDEPENDENCE UTILITIES, 11610 TRUMAN ROAD, PO BOX 410, Independence MO 64051-0410
14787029 EDI: WFNNB.COM Aug 09 2013 20:33:00 COMENITY BANK/FASHBUG, PO BOX 182789, Columbus OH 43218-2789
14787031 E-mail/Text: april@creditmgt.com Aug 09 2013 20:40:16 CREDIT MANAGEMENT CONTROL, PO BOX 1408, Racine WI 53401-1408
14787032 EDI: CREDPROT.COM Aug 09 2013 20:33:00 CREDIT PROTECTION, PO BOX 802068, Dallas TX 75380-2068
14787034 +EDI: TSYS2.COM Aug 09 2013 20:33:00 DEPARTMENT STORES NATIONAL BANK/MACY'S, NCO FINANCIAL SYSTEMS, INC, PO BOX 4275, Norcross GA 30091-4275
14787037 +EDI: TSYS2.COM Aug 09 2013 20:33:00 DSNB/MACYS, PO BOX 8218, Mason OH 45040-8218
14787040 EDI: WFNNB.COM Aug 09 2013 20:33:00 EXPRESS, PO BOX 330066, Denver CO 80233-8066
14787041 EDI: WFNNB.COM Aug 09 2013 20:33:00 FASHION BUG, 1103 ALLEN DRIVE, Milford OH 45150-8763
14787043 +EDI: RMSC.COM Aug 09 2013 20:33:00 GECRB/DILLARDS, PO BOX 965024, Orlando FL 32896-5024
14787044 EDI: RMSC.COM Aug 09 2013 20:33:00 GEMB/DILLARDS, PO BOX 52005, Phoenix AZ 85072-2005
14787045 EDI: RMSC.COM Aug 09 2013 20:33:00 GEMB/JC PENNEYS, PO BOX 981402, El Paso TX 79998-1402
14787047 +EDI: GMACFS.COM Aug 09 2013 20:33:00 GMAC, PO BOX 130424, Saint Paul MN 55113-0004
14787049 EDI: GMACFS.COM Aug 09 2013 20:33:00 GMAC FINANCIAL SERVICES, PO BOX 380901, Minneapolis MN 55438-0901
14787048 EDI: GMACFS.COM Aug 09 2013 20:33:00 GMAC Financial Services, Payment Processing Center, PO BOX 9001951, Louisville KY 40290-1951
14787050 E-mail/Text: dleabankruptcy@hrblock.com Aug 09 2013 20:42:23 H&R BLOCK BANK, PO BOX 3052, Milwaukee WI 53201-3052
14787052 EDI: IRS.COM Aug 09 2013 20:33:00 INTERNAL REVENUE SERVICE, PO BOX 7346, Philadelphia PA 19101-7346
14787062 EDI: RESURGENT.COM Aug 09 2013 20:33:00 LVNV FUNDING LLC, PO BOX 10584, Greenville SC 29603-0584
14787063 EDI: RESURGENT.COM Aug 09 2013 20:33:00 LVNV FUNDING LLC, RESURGENT CAPITAL SERVICES, PO BOX 10587, Greenville SC 29603-0587
14787064 EDI: TSYS2.COM Aug 09 2013 20:33:00 MACYS/DSNB, 9111 DUKE BLVD, Mason OH 45040-8999
14787070 EDI: MID8.COM Aug 09 2013 20:33:00 MIDLAND CREDIT MANAGEMENT, 8875 AERO DRIVE, SUITE 200, San Diego CA 92123-2255
14787072 +E-mail/Text: ecfnotices@dor.mo.gov Aug 09 2013 20:42:22 MISSOURI DEPARTMENT OF REVENUE, PO BOX 475, Jefferson City MO 65105-0475
14787071 E-mail/Text: ecfnotices@dor.mo.gov Aug 09 2013 20:42:22 MISSOURI DEPARTMENT OF REVENUE, COLLECTIONS & TAXPAYER SERV. BUREAU, PO BOX 100, Jefferson City MO 65105-0100
14787076 +E-mail/Text: ebn@vativercovery.com Aug 09 2013 20:42:38 PALISADES COLLECTIONS, LLC, VATIV RECOVERY SOLUTIONS LLC, AS AGENT FOR PALISADES COLLECTIONS, LLC, PO BOX 19249, Sugar Land TX 77496-9249
14787078 +EDI: PHINRJMA.COM Aug 09 2013 20:33:00 RJM ACQUISITIONS LLC, 575 UNDERHILL BLVD, SUITE 224, Syosset NY 11791-4437
14787079 EDI: SALMAESERVICING.COM Aug 09 2013 20:33:00 SALLIE MAE, PO BOX 9500, Wilkes Barre PA 18773-9500
14787080 EDI: SALMAEGUARANTEE.COM Aug 09 2013 20:33:00 SALLIE MAE INC. ON BEHALF OF USA FUNDS, ATTN: BANKRUPTCY LITIGATION UNIT E3149, PO BOX 9430, Wilkes Barre PA 18773-9430
14787081 +EDI: DRIV.COM Aug 09 2013 20:33:00 SANTANDER CONSUMER USA INC, PO BOX 961245, Fort Worth TX 76161-0244
14787083 EDI: SEARS.COM Aug 09 2013 20:33:00 SEARS/CBSD, 133200 SMITH ROAD, Cleveland OH 44130-0000
14787084 +EDI: WFNNB.COM Aug 09 2013 20:33:00 SPIRIT OF AMERICA NATIONAL BANK, 1103 ALLEN DRIVE, Milford OH 45150-8763
14787090 +E-mail/Text: dl-ral-collectionshelpdesk2@twcable.com Aug 09 2013 20:44:12 TIME WARNER CABLE, 6555 WINCHESTER AVENUE, Kansas City MO 64133-4673
14787095 +EDI: AFNIVZWIRE.COM Aug 09 2013 20:33:00 VERIZON WIRELESS, PO BOX 26055, Minneapolis MN 55426-0055
14787096 EDI: WFNNB.COM Aug 09 2013 20:33:00 WFNNB/GORDMAN'S, PO BOX 2984, Mission KS 66201-1384
TOTAL: 51

District/off: 0866-4

User: admin
Form ID: b18

Page 3 of 4
Total Noticed: 90

Date Rcvd: Aug 09, 2013

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +Atlas Acquisitions LLC, 294 Union St, Hackensack, NJ 07601-4303
14787014 ##+APPELLES LLC, 195 W SCHROCK RD, Westerville OH 43081-2890
14787033 ##DEPARTMENT OF EDUCATION, PO BOX 7063, Utica NY 13504-7063
14787046 ##+GENERAL ACCOUNT, 2024 SWIFT AVENUE, Kansas City MO 64116-3401
14787075 ##NCO FINANCIAL SYSTEMS, INC, 605 EDISON ROAD, SUITE K, Mishawaka IN 46545-8823
14787088 ##+THE CBE GROUP INC, 131 TOWER PARK DRIVE, SUITE 100, Waterloo IA 50701-9374
TOTALS: 0, * 1, ## 5

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

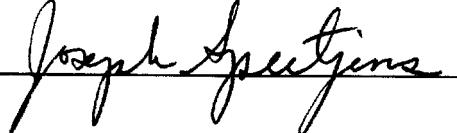
Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable.
Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed.
The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 11, 2013

Signature:



District/off: 0866-4

User: admin
Form ID: b18

Page 4 of 4
Total Noticed: 90

Date Rcvd: Aug 09, 2013

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 8, 2013 at the address(es) listed below:

Larry A. Pittman, II on behalf of Debtor LaTonya Denise Timley lpittman@clckc.com, notices@debtdefense.us.com
Maureen Scully maureensc@swbell.net, mo47@ecfcbis.com;masl@trustesolutions.net;scully341@att.net

TOTAL: 2